Application Serial No.: 09/049,297 Attorney Docket No.: 98-007

SPECIFICATION AMENDMENTS

Please AMEND the first paragraph on page 4 as follows:

FIG. 14 is a block diagram of an alternative embodiment of a point-of-sale (POS) terminal configured in accordance with a preferred embodiment of the present invention, invention.

Please AMEND the paragraph beginning on page 18, line 9 as follows:

Another process for determining the earned discount value would be to increase the current earned discount by a predetermined amount each time a coupon is redeemed within a predefined time period. For example, a coupon currently having an earned discount of 2.5% will be increased to 3.0% (assuming the pre-defined amount is 0.5%) 0.5%). For expired coupons, the coupon value of 0.0% would be increased to 0.5%.

Please AMEND the paragraph beginning on page 20, line 10 as follows:

Accordingly, having fully described the present invention by way of example with reference to the attached drawing figures, it will be readily appreciated that many changes and modifications may be made to the invention and to any of the exemplary embodiments shown and/or described herein without departing from the sprit spirit or scope of the invention which is defined in the appended claims.